



# ADVOCATE FOR BUSINESS

## **Workers' Compensation Board** **The Advocate for Business**

328 State Street  
Schenectady, NY 12305

**Call:** (518) 486-3331

**Email:** [AdvocateBusiness@wcb.ny.gov](mailto:AdvocateBusiness@wcb.ny.gov)

**Visit:** [wcb.ny.gov](http://wcb.ny.gov)

The Advocate for Business offers educational presentations on topics important to businesses, such as an employer's responsibilities and insurance requirements, as well as reducing premiums and penalties.

Call or email to schedule a presentation.

The Advocate for Business is the liaison between New York's business community and the Workers' Compensation Board, giving employers one place to contact for issues related to workers' compensation, disability benefits, and Paid Family Leave insurance coverage.

The Advocate for Business:

- Assists businesses with insurance coverage questions and compliance with the Workers' Compensation Law.
- Educates employers and government personnel on how the workers' compensation system works and their responsibilities.
- Meets with business associations and employer groups to hear their workers' compensation concerns, report those issues to the Chair of the Workers' Compensation Board, and offer solutions.

The Advocate for Business works with employers of all sizes in all industries, particularly small business owners, on issues they have been unable to resolve elsewhere.



To learn more about workers' compensation, disability benefits, and Paid Family Leave and your business, call

**(518) 486-3331**

When calling, please have the following information available:

- Complete legal name of business
- Contact person, phone number, and email address
- Federal Employer Identification Number or WCB Employer Number
- Brief description of the question or problem and any correspondence received

### INSURANCE COVERAGE MUST BE PROVIDED FOR:

Workers in all for-profit businesses

Domestic workers (including sitters and companions) who meet the hourly threshold for coverage (see [wcb.ny.gov](http://wcb.ny.gov) for details)

Farm laborers

Most workers compensated by a nonprofit organization

Any other worker the Workers' Compensation Board determines is an employee

### WHO DOES NOT NEED INSURANCE COVERAGE:

Sole proprietors with no employees

Individuals in partnerships or members of Limited Liability Companies (LLCs) with no employees

Officers of a one- or two-person owned corporation where the officer(s) own all the stock (each owning at least one share) and hold all the corporate offices with no employees

Business owners can always include themselves on a policy.

## Workers' compensation

Workers' compensation insurance provides medical care and lost wage benefits to employees who are injured or become ill due to their jobs and protects employers from liability. Insurance coverage can be secured through these three means: private insurance carrier, NYSIF, or approved self-insurance.

### When a workplace injury or illness occurs

When a workplace injury or illness occurs, the employer should:

- Immediately report the injury/illness to the insurer.
- Investigate the cause of the injury/illness.
- Correct safety hazards.

Late injury/illness reporting can cause workers to receive benefits later than the mandated time frame, which can result in penalties for employers. Studies show prompt reporting of an incident and timely benefits ultimately reduce workers' compensation costs.

## Disability benefits and Paid Family Leave

Disability benefits insurance provides temporary cash benefits when an employee is disabled by an off-the-job injury or illness.

Paid Family Leave provides employees with job-protected, paid time off to bond with a new child, care for a family member with a serious health condition, or assist loved ones when a spouse, domestic partner, child, or parent is deployed abroad on active military service. It may also be available in situations when an employee or their minor dependent child is under an order of quarantine or isolation due to COVID-19.

Insurance coverage can be secured through these three means: private insurance carrier, NYSIF, or approved self-insurance.

The New York State Workers' Compensation Board protects the rights of employees and employers by ensuring the proper delivery of benefits and by promoting compliance with the law. To learn more about the Board, visit [wcb.ny.gov](http://wcb.ny.gov). Sign up for Board notifications at [wcb.ny.gov/notify](http://wcb.ny.gov/notify).